

01-05-06

3628  
JW**AMENDMENT TRANSMITTAL LETTER**Docket No.  
37202/028001

Application No. 09/487,233-Conf. #2923	Filing Date January 19, 2000	Examiner H. T. Dass	Art Unit 3628
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Applicant(s): Scott Cook et al.

Invention: CONSUMER-DIRECTED FINANCIAL TRANSFERS USING AUTOMATED  
CLEARINGHOUSE NETWORKS**TO THE COMMISSIONER FOR PATENTS**

Transmitted herewith is an amendment in the above-identified application.

The fee has been calculated and is transmitted as shown below.

**CLAIMS AS AMENDED**

	Claims Remaining After Amendment	Highest Number Previously Paid	Number Extra Claims Present	Rate	
Total Claims	21	- 101 =		x	
Independent Claims	4	- 16 =		x	
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					
Other fee (please specify):					
<b>TOTAL ADDITIONAL FEE FOR THIS AMENDMENT:</b>					0.00

 Large Entity Small Entity No additional fee is required for this amendment. Please charge Deposit Account No. \_\_\_\_\_ in the amount of \$ \_\_\_\_\_. A duplicate copy of this sheet is enclosed. A check in the amount of \$ \_\_\_\_\_ to cover the filing fee is enclosed. Payment by credit card. Form PTO-2038 is attached. The Director is hereby authorized to charge and credit Deposit Account No. 50-0591 as described below. A duplicate copy of this sheet is enclosed. Credit any overpayment. Charge any additional filing or application processing fees required under 37 CFR 1.16 and 1.17.

*JES* #45,079  
 Robert P. Lord *THOMAS SCHERER*  
 Attorney/Agent Reg. No.: 46,479

Dated: January 3, 2006

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I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being deposited with the U.S. Postal Service as Express Mail, Airbill No. EQ289272833US, on the date shown below in an envelope addressed to: MS Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Dated: January 3, 2006

Signature: *JM* (Jaime M. Malley)

I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being deposited with the U.S. Postal Service as Express Mail, Airbill No. EQ289272833US, on the date shown below in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Dated: January 3, 2006

Signature:

  
Jaime M. Malley

Docket No.: 37202/028001

(PATENT)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of:  
Scott Cook et al.

Conf. No.: 2923

Application No.: 09/487,233

Art Unit: 3628

Filed: January 19, 2000

Examiner: H. T. Dass

For: CONSUMER-DIRECTED FINANCIAL  
TRANSFERS USING AUTOMATED  
CLEARINGHOUSE NETWORKS

**REPLY UNDER 37 CFR §1.111**

MS Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated October 3, 2005, please reconsider this application in view of the following.